

Form 185 – ntc13plnafter

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 24-17073-JNP  
Chapter: 13  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

John J. Zappile Jr.  
113 Iris Drive  
Egg Harbor Township, NJ 08234

Social Security No.:  
xxx-xx-2250

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on February 20, 2025.

On the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Jerrold N. Poslusny Jr. on:

Date: July 16, 2025  
Time: 10:00 AM  
Location: 4th Floor Courtroom 4C, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street, Camden, NJ 08101-2067

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: June 13, 2025  
JAN: lgr

Jeanne Naughton  
Clerk

In re:  
John J. Zappile, Jr.  
Debtor

Case No. 24-17073-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Jun 13, 2025

User: admin  
Form ID: 185

Page 1 of 3  
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 15, 2025:

Recip ID	Recipient Name and Address
db	+ John J. Zappile, Jr., 113 Iris Drive, Egg Harbor Township, NJ 08234-6105
cr	+ Exeter Finance LLC f/k/a Exeter Finance Corp., 2860 Patton Road, Roseville, MN 55113-1100

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 13 2025 21:33:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 13 2025 21:33:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: enotifications@santanderconsumerusa.com	Jun 13 2025 21:34:00	Santander Consumer USA Inc. dba Chrysler Capital, P.O. Box 961275, Fort Worth, TX 76161-0275
520332109	+ Email/Text: bankruptcy@pepcoholdings.com	Jun 13 2025 21:33:00	ATLANTIC CITY ELECTRIC, PO BOX 13610, PHILADELPHIA, PA 19101-3610
520332110	Email/Text: bankruptcy@pepcoholdings.com	Jun 13 2025 21:33:00	ATLANTIC CTY ELE CO EF, 5100 HARDING HWY, MAYS LANDING, NJ 08330-2260
520332113	Email/Text: bk@avant.com	Jun 13 2025 21:34:00	AVANT/WEBBANK, 222 N LA SALLE ST, STE 1600, CHICAGO, IL 60601-1112
520332112	Email/Text: bk@avant.com	Jun 13 2025 21:34:00	AVANT/WEBBANK, 222 MERCHANDISE MART PLZ, CHICAGO, IL 60654-1103
520346900	+ Email/Text: bankruptcy@pepcoholdings.com	Jun 13 2025 21:33:00	Atlantic City Electric Company, 5 Collins Drive Suite 2133, Mail Stop 84CP42, Carneys Point, NJ 08069-3600
520332115	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 13 2025 22:15:49	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
520332114	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 13 2025 21:51:05	CAPITAL ONE, PO BOX 31293, SALT LAKE CITY, UT 84131-0293
520332120	Email/PDF: acg.coaf.ebn@aisinfo.com	Jun 13 2025 22:14:40	CAPITAL ONE AUTO FINANCE, ATTN: BANKRUPTCY, 7933 PRESTON RD, PLANO, TX 75024-2302
520332118	Email/PDF: acg.coaf.ebn@aisinfo.com	Jun 13 2025 21:35:54	CAPITAL ONE AUTO FINANCE, CREDIT, BUREAU DISPUTE, PLANO, TX 75025
520356111	+ Email/Text: enotifications@santanderconsumerusa.com	Jun 13 2025 21:34:00	CHRYSLER CAPITAL, P.O. BOX 961275, FORT WORTH, TX 76161-0275
520336728	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jun 13 2025 22:15:43	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520350598	+ Email/PDF: acg.acg.ebn@aisinfo.com		

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		Jun 13 2025 22:14:43	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
520340044	+ Email/PDF: ebn_ais@aisinfo.com	Jun 13 2025 21:36:40	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520400194	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 13 2025 21:34:00	DLJ Mortgage Capital, Inc., c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250
520332123	+ Email/PDF: acg.exeter.ebn@aisinfo.com	Jun 13 2025 21:36:41	EXETER FINANCIAL, P.O. BOX 166008, IRVING, TX 75016-6008
520335729	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jun 13 2025 21:35:43	Exeter Finance LLC, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520340416	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jun 13 2025 21:48:51	Exeter Finance LLC c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave Dept APS, Oklahoma City, OK 73118-7901
520343221	Email/PDF: resurgentbknotifications@resurgent.com	Jun 13 2025 21:35:46	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520332125	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 13 2025 21:32:00	MR. COOPER, PO BOX 650783, DALLAS, TX 75265-0783
520630703	+ Email/Text: mtgbk@shellpointmtg.com	Jun 13 2025 21:31:00	NewRez LLC d/b/a Shellpoint Mortgage, Servicing, P.O. Box 10826, Greenville, South Carolina 29603-0826, NewRez LLC d/b/a Shellpoint Mortgage, Servicing 29603-0826
520630702	Email/Text: mtgbk@shellpointmtg.com	Jun 13 2025 21:31:00	NewRez LLC d/b/a Shellpoint Mortgage, Servicing, P.O. Box 10826, Greenville, South Carolina 29603-0826
520338047	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 13 2025 21:48:31	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
520332126	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 13 2025 21:32:00	RIGHTPATH SERVICING, P. O. BOX 619097, DALLAS, TX 75261-9097
520390292	+ Email/PDF: ebn_ais@aisinfo.com	Jun 13 2025 21:36:33	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520332121		CHRYSLER FINANCE
520332122		CHRYSLER FINANCIAL
520332111	*	ATLANTIC CTY ELE CO EF, 5100 HARDING HWY, MAYS LANDING, NJ 08330-2260
520332117	*	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
520332116	*	CAPITAL ONE, PO BOX 31293, SALT LAKE CITY, UT 84131-0293
520332119	*	CAPITAL ONE AUTO FINANCE, CREDIT, BUREAU DISPUTE, PLANO, TX 75025
520332124	*+	EXETER FINANCIAL, P.O. BOX 166008, IRVING, TX 75016-6008

TOTAL: 2 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

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**complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 15, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 13, 2025 at the address(es) listed below:**

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor DLJ Mortgage Capital Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Joshua I. Goldman	on behalf of Creditor MCLP Asset Company Inc. josh.goldman@padgettlawgroup.com, bkecf@padgettlawgroup.com
Mark S Cherry	on behalf of Debtor John J. Zappile Jr. mc@markcherrylaw.com, dot@markcherrylaw.com;bankruptcy@markcherrylaw.com;g9657@notify.cincompass.com;cherry.markb123326@notify.bestcas e.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William E. Craig	on behalf of Creditor Exeter Finance LLC f/k/a Exeter Finance Corp. wcraig@egalawfirm.com mortoncraigecef@gmail.com;alapinski@egalawfirm.com
William E. Craig	on behalf of Creditor Santander Consumer USA Inc. dba Chrysler Capital wcraig@egalawfirm.com mortoncraigecef@gmail.com;alapinski@egalawfirm.com

TOTAL: 8